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6 Attorneys for Plaintiff
 7 Douglas E. Bellows

FILED

07 APR 25 PM 3:27

CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

BY:

DEPUTY

8
 9
 10 **United States District Court**
Southern District Of California

DOUGLAS E. BELLOWES,

PLAINTIFF,

v.

14
 15 **ACCOUNTS RECEIVABLE**
MANAGEMENT, INC.,

DEFENDANT.

Case No.:

07 CV 0758

BEN CAB

COMPLAINT FOR DAMAGES

JURY TRIAL DEMANDED

INTRODUCTION

- 18 1. The United States Congress has found abundant evidence of the use of
 19 abusive, deceptive, and unfair debt collection practices by many debt
 20 collectors, and has determined that abusive debt collection practices contribute
 21 to the number of personal bankruptcies, to marital instability, to the loss of
 22 jobs, and to invasions of individual privacy. Congress wrote the Fair Debt
 23 Collection Practices Act, 15 U.S.C. § 1692 et seq. ("FDCPA"), to eliminate
 24 abusive debt collection practices by debt collectors, to insure that those debt
 25 collectors who refrain from using abusive debt collection practices are not
 26 competitively disadvantaged, and to promote consistent State action to protect

ORIGINAL

1 consumers against debt collection abuses.¹

2 2. The California legislature has determined that the banking and credit system
3 and grantors of credit to consumers are dependent upon the collection of just
4 and owing debts and that unfair or deceptive collection practices undermine
5 the public confidence that is essential to the continued functioning of the
6 banking and credit system and sound extensions of credit to consumers. The
7 Legislature has further determined that there is a need to ensure that debt
8 collectors exercise this responsibility with fairness, honesty and due regard for
9 the debtor's rights and that debt collectors must be prohibited from engaging
10 in unfair or deceptive acts or practices.²

11 3. DOUGLAS E. BELLOWS, ("Plaintiff"), by Plaintiff's attorneys, brings this
12 action to challenge the actions of ACCOUNTS RECEIVABLE
13 MANAGEMENT, INC., ("Defendant"), with regard to attempts by
14 Defendant, a debt collector, to unlawfully and abusively collect a debt
15 allegedly owed by Plaintiff, and this conduct caused Plaintiff damages.

16 4. Unless otherwise indicated, the use of any defendant's name in this Complaint
17 includes all agents, employees, officers, members, directors, heirs, successors,
18 assigns, principals, trustees, sureties, subrogees, representatives and insurers
19 of that defendant named.

20 JURISDICTION AND VENUE

21 5. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331 and 15 U.S.C. §
22 1692k(d), and 28 U.S.C. § 1367 for supplemental state law claims.

23 6. This action arises out of Defendant's violations of the following: the
24 Rosenthal Fair Debt Collection Practices Act, California Civil Code §§ 1788-
25 1788.32 (RFDCPA), the Fair Debt Collection Practices Act, 15 U.S.C. §§
26 1692 et seq.

27
28 ¹ 15 U.S.C. §§ 1692(a)-(e)

² Cal. Civ. Code §§ 1788.1 (a)-(b)

1 7. Because Defendant does business within the State of California, personal
2 jurisdiction is established.

3 8. Venue is proper pursuant to 28 U.S.C. § 1391.

4 **PARTIES**

5 9. Plaintiff is a natural person who resides in the City of Solana Beach, County
6 of San Diego, State of California and is obligated or allegedly obligated to pay
7 a debt, and is a "consumer" as that term is defined by 15 U.S.C. § 1692a(3).

8 10. Plaintiff is a natural person from whom a debt collector sought to collect a
9 consumer debt which was due and owing or alleged to be due and owing from
10 Plaintiff, and is a "debtor" as that term is defined by California Civil Code §
11 1788.2(h).

12 11. Plaintiff is informed and believes, and thereon alleges, that Defendant is a
13 company operating from the City of Thorofare, County of Gloucester, State of
14 New Jersey.

15 12. Plaintiff is informed and believes, and thereon alleges, that Defendant is a
16 person who uses an instrumentality of interstate commerce or the mails in a
17 business the principal purpose of which is the collection of debts, or who
18 regularly collects or attempts to collect, directly or indirectly, debts owed or
19 due or asserted to be owed or due another and is therefore a "debt collector" as
20 that term is defined by 15 U.S.C. § 1692a(6).

21 13. Plaintiff is informed and believes, and thereon alleges, that Defendant, in the
22 ordinary course of business, regularly, on behalf of himself or herself or
23 others, engages in debt collection as that term is defined by California Civil
24 Code § 1788.2(b), and is therefore a "debt collector" as that term is defined by
25 California Civil Code § 1788.2(c).

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1 14. This case involves money, property or their equivalent, due or owing or
2 alleged to be due or owing from a natural person by reason of a consumer
3 credit transaction. As such, this action arises out of a "consumer debt" and
4 "consumer credit" as those terms are defined by Cal. Civ. Code § 1788.2(f).

5 **FACTUAL ALLEGATIONS**

6 15. At all times relevant, Plaintiff was an individual residing within the State of
7 California.

8 16. Plaintiff is informed and believes, and thereon alleges, that at all times
9 relevant Defendant conducted business in the State of California.

10 17. Sometime before February 2, 2007, Plaintiff allegedly incurred financial
11 obligations to HSBC CARD SERVICES that were money, property, or their
12 equivalent, which is due or owing, or alleged to be due or owing, from a
13 natural person to another person and were therefore "debt(s)" as that term is
14 defined by California Civil Code §1788.2(d), and a "consumer debt" as that
15 term is defined by California Civil Code §1788.2(f).

16 18. These financial obligations were primarily for personal, family or household
17 purposes and are therefore "debt(s)" as that term is defined by 15 U.S.C.
18 §1692a(5).

19 19. Sometime thereafter, but before February 2, 2007, Plaintiff allegedly fell
20 behind in the payments allegedly owed on the alleged debt. Plaintiff takes no
21 position as to whether or not this alleged debt was actually owed.

22 20. Plaintiff is informed and believes, and thereon alleges, that subsequently, but
23 before February 2, 2007, the alleged debt was assigned, placed, or otherwise
24 transferred, to Defendant for collection.

25 21. On or about February 2, 2007, Defendant sent, and Plaintiff received, a
26 dunning letter addressed to Plaintiff's home and in the name of Defendant.
27 (See attached Plaintiff's Exhibit 1).

28 //

1 22. This letter to Plaintiff, sent by Defendant, was a "communication" as that term
2 is defined by 15 U.S.C. § 1692a(2), a "debt collection" as that term is defined
3 by Cal. Civ. Code 1788.2(b), and an "initial communication" consistent with
4 15 U.S.C. § 1692g(a) and Cal. Civ. Code § 1812.700(b).

5 23. Sometime during the first week of February, 2007, Defendant's agent, "Lisa
6 Daniels," contacted Plaintiff by leaving a voice message on the answering
7 machine at Plaintiff's home.

8 24. This communication merely stated a telephone number that was subsequently
9 determined to be that of Defendant's business, and a demand that Plaintiff call
10 that number.

11 25. Without exception, this communication did not provide Defendant's company
12 name or that Defendant was a debt collector, thereby lacking meaningful
13 disclosure of the caller's identity. As such, the communication violates 15
14 U.S.C. §§ 1692d(6). Because this action violated 15 U.S.C. § 1692d(6), it
15 also violates Cal. Civ. Code § 1788.17

16 26. In this same message, Defendant failed to state that the communication was
17 from a debt collector. As such, Defendant violated 15 U.S.C. § 1692e(11).

18 27. Defendant failed to disclose its identity in this voice message, and as such,
19 violated Cal. Civ. Code § 1788.11(b).

20 28. On or about the next day, Defendant's agent, "Mr. McGraw," contacted
21 Plaintiff by leaving a voice message on the answering machine at Plaintiff's
22 home.

23 29. This communication merely stated a telephone number that was subsequently
24 determined to be that of Defendant's business, and a demand that Plaintiff call
25 that number.

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1 30. Without exception, this communication did not provide Defendant's company
2 name or that Defendant was a debt collector, thereby lacking meaningful
3 disclosure of the caller's identity. As such, the communication violates 15
4 U.S.C. §§ 1692d(6). Because this action violated 15 U.S.C. § 1692d(6), it
5 also violates Cal. Civ. Code § 1788.17

6 31. In this same message, Defendant failed to state that the communication was
7 from a debt collector. As such, Defendant violated 15 U.S.C. § 1692e(11).

8 32. Defendant failed to disclose its identity in this voice message, and as such,
9 violated Cal. Civ. Code § 1788.11(b).

10 33. On or about the next day, Defendant's agent, "Lisa Daniels," again contacted
11 Plaintiff by leaving a voice message on the answering machine at Plaintiff's
12 home.

13 34. This communication merely stated a telephone number that was subsequently
14 determined to be that of Defendant's business, and a demand that Plaintiff call
15 that number.

16 35. Without exception, this communication did not provide Defendant's company
17 name or that Defendant was a debt collector, thereby lacking meaningful
18 disclosure of the caller's identity. As such, the communication violates 15
19 U.S.C. §§ 1692d(6). Because this action violated 15 U.S.C. § 1692d(6), it
20 also violates Cal. Civ. Code § 1788.17

21 36. In this same message, Defendant failed to state that the communication was
22 from a debt collector. As such, Defendant violated 15 U.S.C. § 1692e(11).

23 37. Defendant failed to disclose its identity in this voice message, and as such,
24 violated Cal. Civ. Code § 1788.11(b).

25 38. On or about February 13, 2007, Defendant contacted Plaintiff by telephone
26 and demanded payment of the alleged debt.

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1 39. During this conversation, Defendant stated, in a tone and manner that Plaintiff
2 felt was extremely abusive, degrading, and embarrassing, "You're not a man.
3 You can't pay your bills! Put me on the phone with the man of the house."

4 40. These statements had the natural consequence of harassing, oppressing, or
5 abusing Plaintiff in connection to the collection of the alleged debt. As such,
6 Defendant violated 15 U.S.C. § 1692d. Because Defendant violated 15 U.S.C.
7 § 1692d, Defendant also violated Cal. Civ. Code § 1788.17.

8 41. During this same conversation, Plaintiff asked to speak to an agent of
9 Defendant's with whom Plaintiff previously spoke. Plaintiff was not sure of
10 this agent's name, but thought it was "Ron" or "Rodney."

11 42. In response, Defendant accused Plaintiff of being a "racist" because,
12 according to Defendant, asking for anyone named "Rodney" is tantamount to
13 making a racial slur against Rodney King. Plaintiff felt that Defendant's logic
14 in this regard was a deliberate distortion of Plaintiff's words and meant to
15 abuse and harass him, and Plaintiff asked for a "Rodney" only in an attempt to
16 speak to someone Plaintiff had known from past experience to be less abusive
17 than the agent currently speaking to Plaintiff, by the name of "Rodney."

18 43. Defendant's unfounded claim that Plaintiff was a "racist" had the natural
19 consequence of harassing, oppressing, or abusing Plaintiff in connection to the
20 collection of the alleged debt. As such, Defendant violated 15 U.S.C. §
21 1692d. Because Defendant violated 15 U.S.C. § 1692d, Defendant also
22 violated Cal. Civ. Code § 1788.17.

23 44. During this same conversation, Defendant stated that if Plaintiff failed to pay
24 the alleged debt, Defendant would instruct HSBC CARD SERVICES to file
25 criminal charges against Plaintiff.

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1 45. This statement represented the threat to take an action that cannot legally be
 2 taken or that Defendant did not intend to take, and violated 15 U.S.C. §
 3 1692e(5). Because this action violated 15 U.S.C. § 1692e(5), it also violated
 4 Cal. Civ. Code 1788.17.

5 46. This statement also represents a false, deceptive, or misleading means used in
 6 connection with the collection of the alleged debt because Defendant never
 7 intended to instruct HSBC to file such a charge against Plaintiff. As such,
 8 Defendant violated 15 U.S.C. §§ 1692e and 1692e(10). Because Defendant
 9 violated 15 U.S.C. §§ 1692e and 1692e(10), Defendant also violated Cal. Civ.
 10 Code § 1788.17.

11 47. This statement also represents the false statement that a legal proceeding has
 12 been, will be, or is about to be instituted unless payment of the alleged debt is
 13 made. As such, Defendant violated Cal. Civ. Code § 1788.13(j).

14 **CAUSES OF ACTION CLAIMED BY PLAINTIFF**

15 **COUNT I**

16 **VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT**

17 **15 U.S.C. § 1692 ET SEQ.**

18 48. Plaintiff incorporates by reference all of the above paragraphs of this
 19 Complaint as though fully stated herein.

20 49. The foregoing acts and omissions constitute numerous and multiple violations
 21 of the FDCPA, including but not limited to each and every one of the above-
 22 cited provisions of the FDCPA, 15 U.S.C. § 1692 et seq.

23 50. As a result of each and every violation of the FDCPA, Plaintiff is entitled to
 24 any actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in
 25 an amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and,
 26 reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from
 27 each Defendant.

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COUNT II

VIOLATION OF THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

Cal. Civ. Code §§ 1788-1788.32 (RFDCPA)

51. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

52. The foregoing acts and omissions constitute numerous and multiple violations of the RFDCPA.

53. As a result of each and every violation of the RFDCPA, Plaintiff is entitled to any actual damages pursuant to Cal. Civ. Code § 1788.30(a); statutory damages for a knowing or willful violation in the amount up to \$1,000.00 pursuant to Cal. Civ. Code § 1788.30(b); and reasonable attorney's fees and costs pursuant to Cal. Civ. Code § 1788.30(c) from each Defendant.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for:

FAIR DEBT COLLECTION PRACTICES ACT

- an award of actual damages pursuant to 15 U.S.C. § 1692k(a)(1) in an amount to be adduced at trial, from Defendant;
- an award of statutory damages of \$1,000.00, pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- an award of costs of litigation and reasonable attorney's fees, pursuant to 15 U.S.C. § 1692k(a)(3).

ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

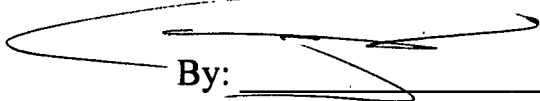
- an award of actual damages pursuant to California Civil Code § 1788.30(a) in an amount to be adduced at trial, from Defendant;
- an award of statutory damages of \$1,000.00, pursuant to Cal. Civ. Code § 1788.30(b);
- an award of costs of litigation and reasonable attorney's fees, pursuant to Cal. Civ. Code § 1788.30(c).

TRIAL BY JURY

54. Pursuant to the seventh amendment to the Constitution of the United States of America, Plaintiff is entitled to, and demands, a trial by jury.

Dated: 4/23/07

Respectfully submitted,
HYDE & SWIGART

By: 
Joshua B. Swigart
Attorney for Plaintiff

FROM : 0

PHONE NO. : 1 909 6291216

Feb. 14 2007 01:45PM P1

P.O BOX 129
Thorofare, NJ 08086-0129

RETURN SERVICE REQUESTED

February 02, 2007



P.O. Box 129
Thorofare, NJ 08086-0129

Acct#: 8742986
DOUGLAS E BELLOWS
1530 GANESHA PL
POMONA CA 91768-1903

5485-6511

Creditor: HSBC CARD SERVICES
Account #: 5408010016875250
Total Due: \$3441.00
Claim Date: 02 FEB 2007

Important Notice

Dear DOUGLAS E BELLOWS:

Your account was assigned to us for one reason, to secure payment in full.

Please cooperate by mailing your payment. Do not ignore this request.

If payment in full will not be sent or if you need to speak with a representative, please contact us at the below listed number.

LOCAL (856) 931-4500 Ext. 6343 TOLL FREE (800) 220-3350 Ext. 6343

Make payment the quick and easy way. To use our service dial (800) 220-3350, press #1 enter your account number and simply follow the prompts.

For your convenience we also accept the following payment options:

Western Union Quick Collect
Money Gram
Credit Card (Visa, MasterCard, Discover, American Express-please fill out form on bottom portion & return)
Pay by Phone (Payment will be debited directly from your bank account electronically through the ACH System)

Please call either number above for assistance.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collection agency.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION THAT MAY APPLY TO YOU.

Creditor: HSBC CARD SERVICES
Account #: 5408010016875250
Total Due: \$3441.00
Claim Date: 02 FEB 2007

IF PAYING BY VISA, MASTERCARD, DISCOVER OR AMERICAN EXPRESS, FILL OUT BELOW			
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> AMER. EXP.
CARD NUMBER	EXP. DATE	AMOUNT	
SIGNATURE		MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD	

Phone number for verification of information if necessary: ()
Payment by credit card will be processed by PayMyBill

DOUGLAS E BELLOWS
1530 GANESHA PL
POMONA CA 91768-1903



Acct#: 8742986
ACCOUNTS RECEIVABLE MANAGEMENT, INC.
P.O. BOX 129
THOROFARE, NJ 08086-0129
|||||

PLAINTIFF'S EXHIBIT:

HYDE & SWIGART
(619) 233-7770

PLEASE RETURN THIS PORTION OF THE NOTICE WITH YOUR PAYMENT

5485-6511

FROM : 0

PHONE NO. : 1 909 6291216

Feb. 14 2007 01:47PM P1

California Residents:

The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collections Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado Residents:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTIONS PRACTICES ACT, SEE
WWW.AGO.STATE.CO.US/CADC/CADCmain.cfm

Maine Residents:

This company is licensed as a collection agency in the State of Maine under the name:
New Jersey Accounts Receivable Management, Inc.

Massachusetts Residents:**NOTICE OF IMPORTANT RIGHTS**

You have the right to make written or oral request that telephone calls regarding your debt not be made to you at your home or place of employment. Any such oral request will be valid for only place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the collection agency.

HOURS OF OPERATION

Monday - Thursday 8:30 AM - 11:00 PM ET
 Friday 8:30 AM - 8:00 PM ET
 Saturday 8:00 AM - 12:00 Noon ET

MASSACHUSETTS HOURS AND ADDRESS

Monday - Friday 10:00AM - 3:00PM ET
 5230 Washington Street
 West Roxbury, MA 02132

City of New York Residents:

CITY OF NEW YORK DEPARTMENT OF CONSUMER AFFAIRS
 License Number: 1021362

North Carolina Residents:

North Carolina Department of Insurance #3179

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce.

Tennessee Residents:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Arizona Residents:

Our local address is 2394 E. Camelback Rd., Phoenix, AZ 85016. Office hours are: 8:30 a.m. to 4:30 p.m. Monday through Friday.

Nevada Residents:

Our local address is 20 Bonneville Avenue Las Vegas, Nevada 89101.

Washington State Residents:

Our local address is 512 Bell Street Edmonds, WA 98020-3147.

JS44

(Rev. 07/89)

CIVIL COVER SHEET

The JS-44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initialing the civil docket sheet. (SEE INSTRUCTIONS ON THE SECOND PAGE OF THIS FORM.)

I (a) PLAINTIFFS

Douglas E. Bellows

DEFENDANTS

Accounts Receivable Management, Inc.,

07 APR 25 PM 3:27
CLERK, U.S. DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF San Diego
(EXCEPT IN U.S. PLAINTIFF CASES)

COUNTY OF RESIDENCE OF FIRST LISTED DEFENDANT Gloucester
(IN U.S. PLAINTIFF CASES ONLY) *POU*

DEPUTY *Y*

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

(c) ATTORNEYS (FIRM NAME, ADDRESS, AND TELEPHONE NUMBER)

Joshua B. Swigart
411 Camino Del Rio South
Suite 301
San Diego, CA 92108
Tel: 619-233-7770

ATTORNEYS (IF KNOWN)

Unknown

07 CV 0758 BEN CAB

II. BASIS OF JURISDICTION (PLACE AN X IN ONE BOX ONLY)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (PLACE AN X IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT)

- | | | | | | |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| | PT | DEF | | PT | DEF |
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business in This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business in Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. CAUSE OF ACTION (CITE THE US CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE. DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY).

Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. and the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code 1788-1788.32 et seq

V. NATURE OF SUIT (PLACE AN X IN ONE BOX ONLY)

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 400 State Reappointment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	PROPERTY RIGHTS	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 630 Liquor Laws	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 450 Commerce/ICC Rates/etc.
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 640 RR & Truck	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	PERSONAL PROPERTY	<input type="checkbox"/> 650 Airline Regs	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 660 Occupational Safety/Health	SOCIAL SECURITY	<input type="checkbox"/> 810 Selective Service
<input type="checkbox"/> 153 Recovery of Overpayment of Veterans Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 861 HIA (13958)	<input type="checkbox"/> 850 Securities/Commodities Exchange
<input type="checkbox"/> 160 Stockholders Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	<input type="checkbox"/> 385 Property Damage Product Liability	LABOR	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 875 Customer Challenge 12 USC
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury		<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 195 Contract Product Liability	CIVIL RIGHTS	PRISONER PETITIONS	<input type="checkbox"/> 720 Labor/Mgmt. Relations	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 530 General	<input type="checkbox"/> 740 Railway Labor Act	FEDERAL TAX SUITS	<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/Accommodations	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 790 Other Labor Litigation	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 240 Tort to Land	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 540 Mandamus & Other	<input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 871 IRS - Third Party 26 USC 7609	<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 550 Civil Rights			<input type="checkbox"/> 950 Constitutionality of State
<input type="checkbox"/> 290 All Other Real Property		<input type="checkbox"/> 555 Prisoner Conditions			<input checked="" type="checkbox"/> 890 Other Statutory Actions

VI. ORIGIN (PLACE AN X IN ONE BOX ONLY)

- ☒ 1 Original Proceeding ☐ 2 Removal from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER f.r.e.p. 23

DEMAND \$ 50,000

Check YES only if demanded in complaint:

JURY DEMAND: ☐ YES ☐ NO**VIII. RELATED CASE(S) IF ANY (See Instructions):**

JUDGE

Pocket Number

DATE 4/23/07

SIGNATURE OF ATTORNEY OF RECORD

137539

ORIGINAL

UNITED STATES
DISTRICT COURT
Southern District of California
San Diego Division

137539 - A2
April 25, 2007

Code	Case #	Qty	Amount
CV086900	3-07-CV-0758		60.00 CH
Judge	- BENETIZ		
CV086400			100.00 CH
CV510000			190.00 CH

Total-> 350.00

FROM: CIVIL FILING
BELLOWS V. ACCOUNTS RECEIVABLE
MANAGEMENT INC
DCB 2004 SH